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9027/0014 48-001 Page 1 of 1998-07-30 09:26:46

Cook County Recorder

31.50



Prepared by: KATHY HANSEN RECORD AND RETURN TO: BILTMORE FINANCIAL BANCORP, INC. 1540 EAST DULLEE ROAD, #180 PALATINE, ILLLOUIS _60067

MORTGAGE

Loan No. 6989390

THIS MORTGAGE ("Security Instalment") is given on July 16, 1998 ROBERT L. HENRY and LYNN M. HETRY, HUSBAND AND WIFE

. The mortgagor is

("Borrower"). This Security Instrument is given to BILTMORE FINANCIAL BANCORP,

which is organized and existing under the laws of THE STATE OF ILLINOIS address is 1540 EAST DUNDER ROAD, #180, PALATINE, ILLINOIS 60067

, and whose

("Lender"). Borrower owes Lender the principal sum of

One Hundred Thousand and no/100----

Dollars (U.S. \$ 100,000.00

This debt is evidenced by Borrower's note dated the same date as this Sourity Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on August 1, 2013 This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by ine Note, with interest, and all renewals,

extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following County, Illinois: described property located in

LOT 226 IN DEVON CRAWFORD ADDITION TO NORTH EDGEWATER, BEING A BUILDIVISION OF THAT PART OF THE NORTHWEST FRACTIONAL 1/4 OF SECTION 2, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE INDIAN BOUNDARY LINE, (EXCEPT THE EAST 26 ACRES THEREOF AND EXCEPT THE RIGHT-OF-WAY OF THE CHICAGO AND NORTHWESTERN RAILROAD), IN COOK COUNTY, ILLINOIS,

PIN 13-02-117-012

6117 NORTH SPRINGFIELD AVENUE

CHICAGO

[Street, City],

which has the address of Illinois 60659

[Zip Code] ("Property Address");

ILLINOIS-Single Femily-FNMA/FILMC UNIFORM Initiation (ILL) State INSTRUMENT Form 3014 9/90

Amended 5/81

-6R(IL) (9502).01

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Page 1 of 6

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fixtures now or heresfor alpert of the property. All replacements and additions that de covered by this Security TOCKTHER WITH all the improvements now or hereafter erected on the proposty, and all essements, appurtenences, and

BORROWER COVENANTS that Borrower is lawfully seised of the cetate hereby conveyed and has the right to mortgage, instrument. All of the foregoing is referred to in this Security Instrument as the "Property,"

and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record. great and convey the Property and that the Property is unencumbered, except for encumbrances of record, Borrower werrants

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited

vertetions by jurisdiction to constitute a uniform security instrument covering real property.

principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note, I Payment of Principal and Interest; Prepayment and Late Charges. Burrower shall promptly pay when due the UNIHORM COVENANTS, Borrower and Lender covenant and agree as follows:

and associationic which may ettain priority over this Security Instrument as a tien on the Property; (b) yearly leasabold payments Londer on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Leader, Borrower shall pay to

sets a lessor amount; If so, Leader may, at any time, collect and hold Funds in an amount not to exceed the lessor amount; 1974 as amended from time to (Les. 12. U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds related mortgage loan may require for Borrower's escrow account under the federal Real Betwie Settlement Procedures Act of Lender may, at any and collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally the provisions of pare are called of the peyment of mortgage insurance premiums. Those items are called Bacrow Ites if any; (e) yearly derigate insurance premiums, if any and ends payable by Borrower to Lender, in accordance with or ground rents of the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums;

Escrow items or otherwise in accordance with applicable law. endult to senutibusque to saturates eldanosam bus stab tomus to stand out no sub about to innome edi etsmites vant tebres.

debit to the Funds was made. The Funds are piedged as additional security for all sums secured by this Security Instrument. without charge, an annual accounting of the Funds, showing credits and the Funds and the purpose for which each Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or saraings on the Funds. used by Lender in connection with this loan, unless any acrible law provides otherwise. Unless an agreement is made or scherge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting assistes. verifying the Escrow Rems, unless Lender pays Bo. ower interest on the Funds and applicable law permits Lender to make such Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the The Funds shall be held in an invitation whose deposits are insured by a federal agency, instrumentality, or entity

twelve monthly payments, at Lender's sole discretion. shall pay to Lendor the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than time is not sufficient to pay the Escrow Items when due, Lender may so notify Burlower in writing, and, in such case Borrower for the excess Funds in accordance with the requirements of applicable law. If he amount of the Funds held by Lender at any If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower

of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit spoily any Funds held by Lender at the time of acquisition or sale as a credit spoily any Funds held by Funds held by Lender. If, uniter paragraph 21, Lender shall acquire or sell the Property, Lenda. prior to the acquisition or sale Upon payment in full of all sums secured by this Security Instrument, Lender shift rompily refund to Borrower any

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Londer under paragraphs this Security Instrument.

third, to interest due; fourth, to principal due; and last, to any late charges due under the Note. and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2;

to the period owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly which may attain priority over this Security Instrument, and lessebold payments or ground routs, if any, Borrower shall pay d. Charges; Lieux. Borrower shall pay all taxes, assessments, charges, fince and impositions attributable to the Property

this Security Instrument. If Lender determines that any part of the Property is subject to a lieu which may sittle priority over enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subording the lien to by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien-Corrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in it Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

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this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender.

Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not any ver within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly rayments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument

immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property P. Porrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Projecty as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in willing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's policyl. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Influement or Lender's security interest. Horrower may cure such a default and reinstate, as provided in paragraph 18, by causing the armon or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrover's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially fulse or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence of this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee little to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and presements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph

7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to

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Page 3 of 8

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14. Notices, Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender aball be given by first class mail to

propayment charge under the Note.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which soit maximum loan charges, and that law is finally interpreted so that the interpreted so that the interpreted in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limits will be refunded by the permitted limits will be refunded to the permitted limits will be refunded to the permitted limits will be refunded to the refunded to the refunded to the refunded to the refunded of the refunded of the refunded to the refunded to the refunded of the refundation of the refunded of the refundation of the ref

Security Instrument shall bind and benefit the successors and assigns of Lender and be nower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower's covenants and agreements shall be joint and several. Any Borrower's who co-signs this Security Instrument out does not execute the Mote: (a) is co-signing this Security Instrument only to mark see, great and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally colligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to exceed, modify, fortunes or secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to exceed, modify, fortunes or may agree to exceed, modify, fortunes or may agree to exceed, modify for many accounting that Londower's consections any accounting with regard to the terms of this Security Instrument or the Note without that Londower's consections and accounting the Lender and any other security Instrument; and (c) he terms of this Security Instrument or the Note without that Londower's consection may accounting the Lender and any other security Instrument; and the terms of this Security Instrument or the Note without that Londower's consection and the line of the length of the Security Instruments and the line of the Security Instruments and the line of the Security Instruments and the Security Instruments are covered to the security Instruments and the Security Instruments are secured to the security Instruments and the Security Instruments are covered to the security Instruments and the Security Instruments are covered to the security Instruments and the Security Instruments are covered to the security Instruments and the security Instruments are covered to the security Instruments and the security Instruments are covered to the security Instruments and the security Instruments are covered to the security Instruments

exercise of any right or remody.

of amortization of the sums secured by this Security Instrument grants by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's recessors in interest, Lender shall not be required to commence proceedings against any successors in interest or refuse to extend time for payment or otherwise modify amortization of the same secured by this Security Instrument by reason of any dem and made by the original Borrower's of the same secured by this Security Instrument by reason of any dem and made by the original Borrower's successors in interest. Any torbearance by Lender in exercising any right or remain not be a waiver of or practised the successors in interest. Any torbearance by Lender in exercising any right or remain not be a waiver of or practised the

Univer Londer and Borrower otherwise agree in w. im.g., any application of proceeds to principal shall not extend or pencentate the date of the monthly payments to in pan graphs I and 2 or change the amount of such payments.

secured by this Security Instrument, whether or not then ar a.

If the Property is absardoned by Borrower, or it, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower rails to respond to Lender within 30 days after the detailed notice is given. Lender is sutherized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums.

whether or not dee due, with any excess paid to Borrower, In the event of a partial taking of the Property in which the faural nations of the 'reperty immediately before the taking, unless Borrower and Lender otherwise agree in writing, the same secured by the fair market when of the faura secured by the following fraction: (a) the total security Instrument at ab ill be reduced by the successes multiplied by the following fraction: (a) the total security Instrument at ab ill be reduced by the smount of the fair market value of the Property immediately before the taking, of the fair market value of the Property immediately before the taking, of the fair market value of the Property immediately before the taking, of a partial taking of the Property immediately before the market value of the Property immediately before the taking is less than the amount of the runs secured immediately before the same applied to the sums secured by this Security Instrument whether or not the sums are then thes, the proceeds shell be applied to the sums secured by this Security Instrument whether or not the sums as then due.

shall be paid to Lender. In total taiding of the Property, the proceeds shall be applied to the sums secured by this Saturity Instrument, in the sums secured by this Saturity Instrument,

Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby sasigned and

5. Impection, Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give

cost to Borrower of the mortgage insurance previously in effect, at a cost substantially equivalent to the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Leader. It substantially equivalent each month a same equal to mortgage insurance coverage is not available, Borrower shall pay to Leader each month a same equal to in-effect. Leader will supply use and retain these payments as, a loss reserve in lieu of mortgage insurance coverage lapsed or cessed to payments may no longer befrequired, at the option of Leader, if mortgage insurance coverage (in the amount and for the period that Leader viil supply an insurance approved by Leader again becomes available and is obtained. Borrower shall pay the period in enquired to unsurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Leader or applicable law.

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Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies

permitted by this Security instrument without further notice or demand on Borrower.

18. Borrower's Kight to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for constantement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry or a jurigment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be drounder this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or represents; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanges. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective at if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note of a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Sorrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be nade. The notice will also contain any other

information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, v.c. disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone size to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsvic or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic posticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration: Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless

Inhibit FCH

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Form 3014 9/90

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CONTROL (ANIMA-

My Commission Exp. 05/04/2002

ACERONICA C. WILSON

"OFFICIAL SEAL"

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ayor Joke		Given under my hand and official scal,	
A ACTURISEA, STOL 101 1902 STOL INDICATE PROPERTY ASSESSMENT AS STOLEN	THEIR 1400 SER	ribed to the foregoing instrument, appeared and delivered the said instrument as	ong in
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Johnsent Kider Biweekly Payment Rider	Condominium Rids	Adjustable Rate Adder Oradusted Payment Willer	North Control
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y Instrument, Lender shall release this Sectority Instrument	secured by this Security	nciuding, but not timited to, ressonat \$2. Retease. Upon payment of all sun	
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may require immediate payment in full of all same in the foreclose this Security Instrument by judicial	L. Lender, at its option	icition saft of ballicans stab add was	
size right to assert in the toreclosure processing the referration and foreclosure. If the default is not careful to	te after acceleration and leave of Horrower to acc	Borrower of the right to reworned or	.10 July
eding and sale of the Property. The nodes shall further	docure by judicial proces	ed by this Security Instrument, force	

applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to care the default and the notice is given to Borrower, by which the default mant be cared; and (d) that failure to care the default on or before the checkfied in the notice may result in acceleration of the seems

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PREPARED BY:

KATHY HANSEN

BILTMORE FINANCIAL BANCORP,

INC.

1540 EAST DUNDEE ROAD, #180 PALATINE, ILLINOIS 60067

and when recorded mail to bilthore financial bancorp,

INC.

1540 EAST DUNDEE ROAD, #180

PALATINE, ILLINOIS 60067

My Commission Expires 💆

DOC PREP, INC. 10/94

20AN NO. 6989390

SPACE ABOVE THIS LINE FOR RECORDER'S USE____

Corporation Assignment of Real Estate Mortgage

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to NORWEST MORTGAGE, INC., A CALIFORNIA CORPORATION 800 LASALLE AVENUE, SULTE 1000, MINNEAPOLIS, MINNESOTA 55402 all the rights, title and interest of the undersigned in and to that certain Real Estate Mortgage executed by ROBERT L. HENRY and LYNN Y. HENRY, HUSBAND AND WIFE

and dated 7/16/98 , to PILTMORE FINANCIAL BANCORP, INC.
a corporation organized under the laws of THE STATE OF ILLINOIS and whose principal place of business is 1540 EAST DUNDEE ROAD, #180, PILATINE, ILLINOIS 60067 and recorded in Book/Volume No. , page(s) , as Document No.

County Records, State of IT-LINOIS

described hereinafter as follows:

LOT 226 IN DEVON CRAWFORD ADDITION TO NORTH EDGEWATER, BEING A SUBDIVISION OF THAT PART OF THE NORTHWEST FRACTICIAL 1/4 OF SECTION 2, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE INDIAN BOUNDARY LINE, (EXCEPT THE EAST 26 ALPES THEREOF AND EXCEPT THE RIGHT-OF-WAY OF THE CHICAGO AND NORTHWESTERN RAILROAD), IN COOK COUNTY, ILLINOIS.

ILLINOIS.	C
	Ort.
PIN 13-02-117-012	S
ALSO KNOWN AS: 6117 NORTH SPRINGFIELD AVENUE, TOGETHER with the note or notes therein described or refer	CHICAGO, ILLINOIS 60659 ed to, the money due and to become due thereon with
interest and all rights accrued or to accrue under said Real	Estate Mortgage.
STATE OF ILLINOIS COUNTY OF	BILTMORE FINANCIAL O'NCORP. INC.
On July 16th, 1998 before me, the undersigned, a Natary Public in and for the said County and	The manual For s
State aforemald, do hereby certify that	118: president
appeared to me personally known, who, being duly sworn by me, did	By:
any that holshe is the	lts:
of the corporation named herein which executed the within instrument	Witness:
that the seal affixed to sold instrument is the corporate seal of sold corporation; that said instrument was single and peaked on behalf of	77(1)055
enid corporation pursuant to its by-laws or a respitution of its Board of Directors and that holshe apknowledges said instrument to be the	
true not and deed of sald worklosabote	0.7
NOTARY PUBLIC ACCOUNTY La	ITHIS NEA FOR OLUCAL HOTARIAS STATE

KELLY K BEARD
MOTARY PUBLIC, STATE OF ILLMON
MY COMMISSION DEPTHIBOIST AND

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Cook County Clerk's Office

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